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notice

Sir:

Transmitted herewith for filing under 37 CFR 1.53(b) is the
[X] patent application of

Inventor(s)/Applicant Identifier: Kirk Sanford

For: CASHLESS GAMING SYSTEM

Enclosed are:

- [X] 4 page(s) of specification
[X] 2 page(s) of claims
[X] 1 page of Abstract
[X] 1 sheet(s) of [] formal [X] informal drawing(s).
[X] A [] signed [X] unsigned Declaration & Power of Attorney
[X] Postcard

In view of the Unsigned Declaration as filed with this application and pursuant to 37 CFR §1.53(f),
Applicant requests deferral of the filing fee until submission of the Missing Parts of Application.

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SF 1153568 v1

**PATENT APPLICATION
CASHLESS GAMING SYSTEM**

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CASHLESS GAMING SYSTEM

BACKGROUND OF THE INVENTION

5 1. Field Of The Invention

 The present invention relates to gaming systems, and more particularly, to a method and apparatus for providing money for operating a gaming machine such as, for example, a slot machine, by debiting an account with a debit card.

10 2. Description Of The Prior Art

 Gambling casinos and other business establishments have a plurality of gaming machines, such as, for example, slot machines, video card machines, etc. These machines are simply games of chance that some individuals play for entertainment and others play with the hope of receiving large winnings.

15 Some casinos have cashiers located at strategic positions in the casinos for use by patrons to obtain coins for use in playing the gaming machines. When a player is at a gaming machine and needs more coins, he often must walk away from the machine, find a cashier and obtain more coins. Alternatively, many casinos have cashiers that will come to the player. Finally, many machines are now configured with "bill acceptors" to accept dollar
20 bills in addition to coins.

SUMMARY OF THE INVENTION

 The present invention provides an entertainment machine, such as a gaming machine, that is coupled to a computer, which in turn is coupled to an intermediate server,
25 which in turn is coupled to a financial institution via an ATM-type network. The player requests money from his account at the financial institution at the gaming machine and the computer screens the request for a first level approval/disapproval. If approved, the computer forwards the request to the intermediate server, which then checks for preauthorization at the financial institution over the ATM-type network. Based upon the response from the financial
30 institution, the intermediate server electronically transfers money to the entertainment machine.

 In accordance with one aspect of the present invention, the transaction is treated as a point of sale transaction.

In accordance with another aspect of the present invention, the money is electronically transferred to a cashier cage or other authorized personnel at a location that contains the entertainment machine.

In accordance with another aspect of the present invention, the system
5 operates over the internet, over a standard telephone modem or by a wireless system.

Other features and advantages of the present invention will be understood upon reading and understanding the detailed description of the preferred exemplary embodiments found herein below, in conjunction with reference to the drawings, in which like numerals represent like elements.

BRIEF DESCRIPTION OF THE DRAWING

Figure 1 is a schematic illustration of a system in accordance with the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EXEMPLARY EMBODIMENTS

As can be seen in Figure 1, a system in accordance with the present invention preferably includes a plurality of entertainment machines 10 (illustrated for example purposes only, as slot machines) in communication with a slot accounting system 11. The system further includes an “active layer” computer and server 12 and an intermediate host server 13.

The system is in communication with a financial institution 14.

The system is linked together via a communication conduit or channel 15. The communication channel may be wireless, telephonic, or another communication system. The communication channel may also be a combination of communication types.

A point of sale (POS) device 20 is preferably provided for each entertainment
25 machine 10. Alternatively, there is at least one POS device located near each entertainment machine and in communication therewith. The point of sale device is coupled to active layer computer and server 12, which in turn is coupled to the host processor 13.

When a user at the entertainment machine needs more money, he enters his request, generally with, for example, a debit card including a magnetic strip or a smart card,
30 and personal identification number (PIN) into the POS device associated with the entertainment machine. This request is then transmitted to the active layer where a number of functions are performed prior to the submission of request for funds from the host processor

system. The functions include, for example, history lookup, player tracking, responsible gaming exclusion, fraud screening, terminal management and relevant parameters.

If the active layer approves the request based upon the above-mentioned profiling, the request is forwarded to host processor 13. The host processor makes a preauthorization check at financial institution 14 in order to determine if the user has sufficient funds in his account at the financial institution and to ensure that the player has not exceeded the financial institution's daily limit for POS and/or ATM withdrawals.

If the financial institution authorizes the withdrawal, the host processor signals back to the active layer that the transaction has been approved. The active layer then sends two signals, one to the POS device associated with the entertainment machine indicating the approval to the user and the other to slot accounting system 11. The slot accounting system then signals the gaming machine to register the player's funds that have requested, i.e., credits the machine, for the user to use. Alternatively, the user may decide to cash them out of the machine.

In an alternative embodiment, the POS device signals the player to go to a cashier's cage to retrieve the requested funds. Additionally, the active layer may instruct a cashier to bring the funds to the player at the machine.

The host processor receives the funds from the bank via the network by requesting an electronic transfer of the funds from the bank to the host processor. The host processor intermittently, e.g. in the evening, settles with the casino by crediting an account of the casino with the accumulated funds processed by the host processor pursuant to players' requests approved since the host processor last settled with the casino.

Preferably, the active layer computer and server is located at the casino.

Thus, the POS device, the active layer, host system and the ATM-type network are intermediaries between the entertainment machine and the bank. The active layer prescreens the requests and decides if it should be further processed based on profiling. If the active layer clears the request, it is forwarded to the host system. Upon approval, the host system in effect becomes a creditor from the time use of the funds at the machine is authorized until the host processor actually collects the funds from the bank via the network.

As those skilled in art will understand, the active layer is generally a combination of hardware and software that provides the ability to identify/discovery POS or ATM-type devices at the entertainment machine(s) and connect them to the host processor. The examples of active layer components include: SUN servers, Oracle databases, TCP/IP

com links and a web applications server. Generally, if wireless communications are provided between any of the various components, the radio frequency is preferably 2.4 Ghz.

While the present invention has been described with reference to gaming machines, those skilled in the art will understand that other types of entertainment machines may be used with the present invention. Additionally, those skilled in the art will understand that various components of the transactions may take place through wireless communication, over the internet, over ATM-type networks, and with standard modems and telephone lines.

Although the invention has been described with reference to specific exemplary embodiments, it will be appreciated that it is intended to cover all modifications and equivalents within the scope of the appended claims.

WHAT IS CLAIMED IS:

1 1. A method of providing money to a user at an entertainment machine in
2 an institution, the method comprising:
3 providing the entertainment machine associating a point of sale device with
4 the entertainment machine;
5 coupling the entertainment machine to a slot accounting system via a
6 communication channel;
7 coupling the slot accounting system to a slot accounting system via the
8 communication channel;
9 coupling the active layer to a host processor via the communication channel;
10 coupling the host processor to a financial institution via the communication
11 channel;
12 requesting electronic funds via the point of sale device;
13 forwarding the request to the active layer;
14 profiling the request and either approving or disapproving the request;
15 forwarding the request to the host processor if the request is approved during
16 profiling;
17 requesting pre-authorization for the request from the financial institution; and,
18 forwarding electronic funds to at least the institution if the request is pre-
19 authorized.

1 2. A method in accordance with claim 1 wherein the request for
2 electronic funds are considered a point-of-sale transaction.

1 3. A method in accordance with claim 1 wherein the electronic funds are
2 forwarded the slot accounting system and to the entertainment machine.

1 4. A method in accordance with claim 1 wherein the electronic funds are
2 forwarded to a cashier's location in the institution.

1 5. A method in accordance with claim 4 wherein a representative of the
2 institution brings money or gaming chips to the user.

1 6. A method in accordance with claim 4 wherein the user is instructed to
2 go to the cashier's location to retrieve money or gaming chips.

1 7. A method in accordance with claim 1 wherein the communication
2 channel comprises at least one of a wireless system, a telephone system and an internet
3 system.

1 8. A system for providing money to a user at an entertainment machine,
2 the system comprising:

3 a. a point of sale device in communication with the entertainment
4 machine;

5 b. an active layer computer and server coupled to the POS device via a
6 communication channel;

7 c. an intermediate host processor coupled the active layer computer and
8 server via the communication channel and coupled to a financial institution via the
9 communication channel;

10 wherein the communication channel comprises at least one of a wireless
11 system, a telephone system and an internet system.

CASHLESS GAMING SYSTEM

ABSTRACT OF THE DISCLOSURE

A system and method for providing money or credit to the user of an
5 entertainment machine. The method includes requesting money through a point of sale
device located at or near the entertainment machine. The request is forwarded to an active
layer computer and server that provides initial screening of the request. If approved, the
request is forwarded to a host processor, which in turns checks with the user's financial
institution for preliminary approval therefrom. If the financial institution provides the
10 preliminary approval, the host processor provides electronic funds to the user at the
entertainment machine.

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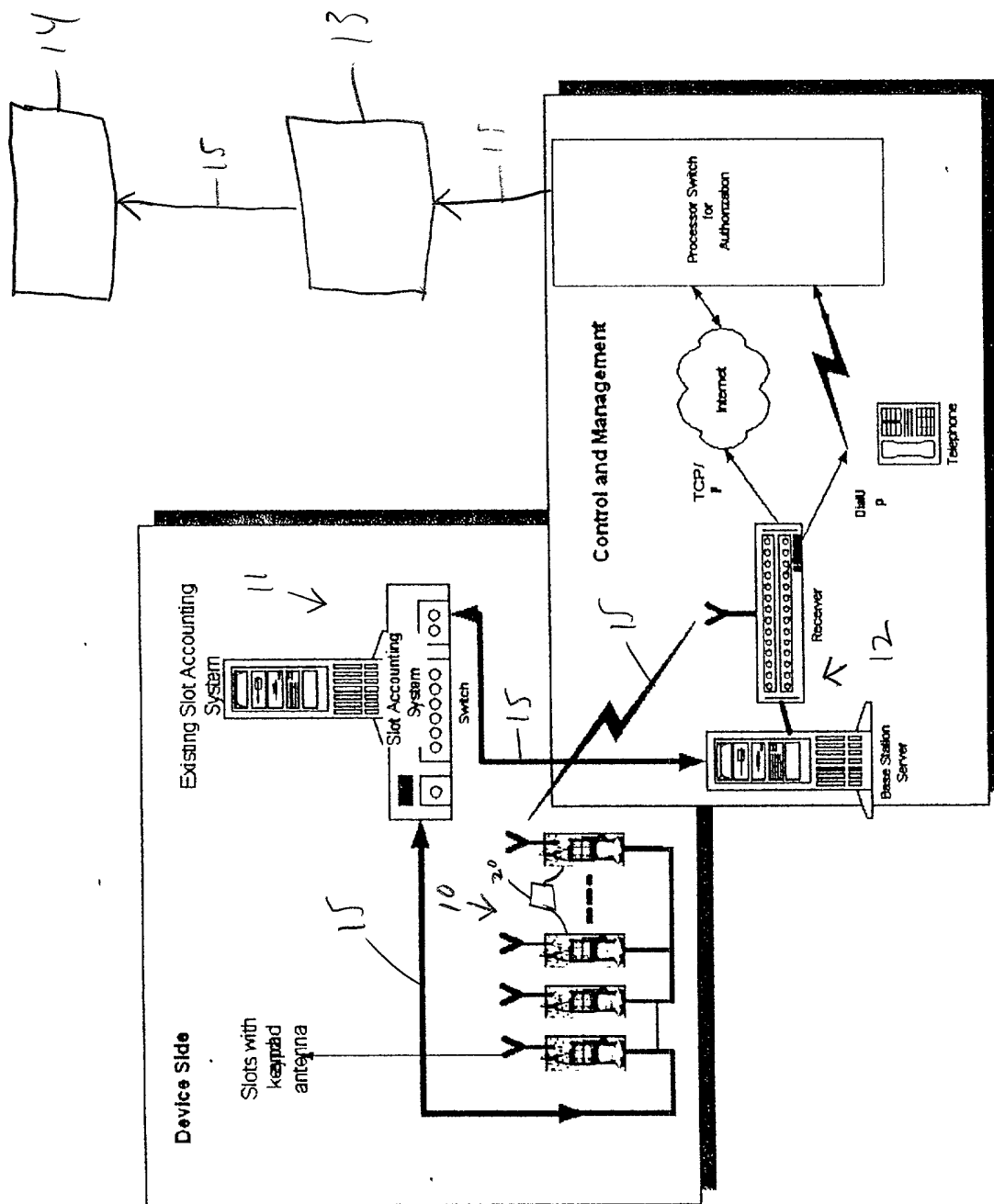


Figure 1

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **CASHLESS GAMING SYSTEM** the specification of which ____ is attached hereto or ____ was filed on _____ as Application No. _____ and was amended on _____ (if applicable).

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

Application No.	Filing Date

I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Date of Filing	Status

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

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I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1

Kirk Sanford

Date

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